

Fill in this information to identify the case:

Debtor 1 Thomas Van Osten

Debtor 2 Cynthia Ann Van Osten

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 20-13152-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK MELLON F/K/A
THE BANK OF NEW YORK as successor in interest to JP Morgan
Chase Bank, N.A. as Trustee for Structured Asset Mortgage
Investments II Trust 2006-AR3 Mortgage Pass-Through
Certificates Series 2006-AR3

Court claim no. (if known): 4-1

Last 4 digits of any number you use to
identify the debtor's account: 3603

Date of payment change: 2/1/2021

Must be at least 21 days after date
of this notice

New total payment: \$1,888.38

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No.

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 4.000%

New interest rate: 4.250%

Current principal and interest payment: \$1,262.56 New principal and interest payment: \$1,303.85

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Thomas Van Osten

Print Name

Middle Name

Last Name

Case number (if known) 20-13152-mdc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Alexa Martini Stinson Date 11/4/2020
Signature

Print Alexa Martini Stinson Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City State ZIP Code

Contact Phone 470-321-7112 Email astinson@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on December 2, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Thomas Van Osten
107 Charlotte Drive
Churchville, PA 18966

Cynthia Ann Van Osten
107 Charlotte Drive
Churchville, PA 18966

And via electronic mail to:

DANIEL P. MUDRICK
MUDRICK & ZUCKER, PC
325 Sentry Parkway East
Building 5 West - Suite 320
Blue Bell, PA 19422

WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Office of United States Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

By: /s/ Kristin Williams
Kristin Williams
Krwilliams@rascrane.com



09/04/2020



OUR INFO

ONLINE

www.mrcooper.com

DEBTOR(S)

THOMAS OSTEN

CYNTHIA VAN OSTEN

CASE NUMBER

2013152

LOAN NUMBER



PROPERTY ADDRESS

107 CHARLOTTE DR

CHURCHVILLE, PA 18966

MUDRICK ZUCKER PC DANIEL P MUDRICK
325 SENTRY PARKWAY EAST
BUILDING 5 WEST SUITE 320
BLUE BELL, PA 19422

Dear MUDRICK ZUCKER PC DANIEL P MUDRICK:

Our records indicate that you represent THOMAS OSTEN and CYNTHIA VAN OSTEN (hereinafter "your client") in the above-referenced Bankruptcy proceeding.

The enclosed letter is intended for your client. We have sent this letter to you because of the attorney/client relationship and the above-referenced loan is presumably a subject of your legal representation. Therefore, we consider service of the attached letter as service to your client.

At your earliest convenience, please review the attached and forward to your client.

If you or your client have any questions, please contact our Customer Service Department at 888-480-2432 or via mail at Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Our hours of operation are Monday through Thursday 7 am to 8 pm (CT), Friday 7 am to 7 pm (CT) and Saturday 8 am to 12 pm (CT). Visit us on the web at www.mrcooper.com for more information.

Sincerely,

Mr. Cooper

Enclosure(s)





09/04/2020

OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
DEBTOR(S)
THOMAS OSTEN
CYNTHIA VAN OSTEN
CASE NUMBER
2013152
LOAN NUMBER

PROPERTY ADDRESS
107 CHARLOTTE DR
CHURCHVILLE, PA 18966

MUDRICK ZUCKER PC DANIEL P MUDRICK
325 SENTRY PARKWAY EAST
BUILDING 5 WEST SUITE 320
BLUE BELL, PA 19422

Dear Mudrick Zucker Pc Daniel P Mudrick,

Why am I receiving this letter?

February 1, 2021 marks the anniversary of the successful completion of your client's loan modification through the Home Affordable Modification Program (HAMP).

This letter is to remind your client of some very important changes that will go in effect on the above anniversary date.

What do I need to know?

Pursuant to your client's loan modification agreement, the loan is subject to interest rate adjustment(s) until it reaches its interest rate cap which was established based on the Freddie Mac Weekly Primary Mortgage Market Survey (PMMS) rate for 30 year fixed-rate conforming mortgage loans, rounded to the nearest 0.125%, as of the date the modification agreement was prepared. After reaching the interest rate cap, your client's interest rate will remain fixed for the life of the loan.

The table below shows the schedule of the adjustments to your client's current interest rate and estimated future changes to their monthly mortgage payment.*

Years	Interest Rate	Interest Rate Change Date	Monthly Principal & Interest Payment Amount	Estimated Monthly Escrow Payment Amount	Total Estimated Monthly Payment*	Monthly Payment Begins on	# of Monthly Payments
1	4.25%	01/01/2021	\$1,303.85	\$584.53	\$1,888.38	02/01/2021	396

*The payment was calculated based on the scheduled unpaid principal balance of the loan as of 01/01/2021, and upcoming interest rate of 4.25%, which was amortized over the scheduled remaining term of the loan.

Escrow payments may adjust periodically in accordance with applicable law, which may result in changes to the total monthly payment.

What do I need to do?

At Mr. Cooper, we are committed to preserving homeownership. If your client is concerned or think they may have difficulty making the new monthly payments, please contact our Customer Service Department at 888-480-2432 or via mail at Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

You can also contact the Hope for Homeowners hotline at 1-888-995-HOPE (4673), to request Making Home Affordable (MHA) help, or get free budgeting and financial counseling through a HUD approved housing counseling agency at www.HUD.gov. [Additional information is provided by Fannie Mae at <http://knowyouroptions.com/>].

Sincerely,

Mr. Cooper

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

